sovereignty, unity and integrity of our country. We hope that with the involvement of people, we will be able to fight back these separatist elements.

Sir, I am really sad to share with this august House our experience from across the border, especially Pakistan. Although there have been some visible signs, but the material substance has not changed much. Efforts will have to be made further with the Government of Pakistan to see that this kind of disturbance, this kind of anti-national activities are not encouraged from across the border. And further efforts will have to be made with the Government of Pakistan. We are in touch with the Government of Pakistan and we will make further efforts to see that Pakistan does not help such elements to destabilise any part of our country from Jammu and Kashmir to the rest of the border which touches Pakistan.

Sir, as the hon. Member himself has expressed his desire, there has to be a larger mobilisation of political forces and nationalist forces. I would appeal to all the political elements in Jammu and Kashmir, those who stand for the sovereignty and unity of our country, to come forward to fight back such nefarious games of the separatist forces in Jammu and Kashmir.

SHRI MOHD. KHALEELUR RAHMAN: Sir, due to these secessionist and terrorist activities and communal riots in Jammu and Kashmir, has there been any steep fall in the number of tourists visiting the State? If so, what is the impact on the economy of the State?

SHRI P. CHIDAMBARAM: Sir, we don't have the figures on the influx of tourists. We will try to collect it from the Department of Tourism.

MR. CHAIRMAN: Question No. 26.

Report of Central Vigilance Commission on 'Mass Loan Mela' Schemes

*26. SHRI SUKOMAL SEN:†

SHRI CHITTA BASU:

Will the Minister of FINANCE be pleased to state:

(a) whether the Central Vigilance Commission in its annual report for 1987 has severely indicated the nationalised banks on the 'mass loan mela' schemes and described it as an indiscriminate act on the part of banks;

(b) if so, what is Government's reaction thereto; and

(c) what follow-up action has been taken by Government on the basis of the observation made by the Commission?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) No, Sir.

(b) and (c) Do not arise.

SHRI SUKOMAL SEN: Sir, it is extremely surprising that the Minister has said "No". The report is there. I can produce it. It has been published in the newspapers. I can quote from it, but there is no time. I would like to know whether the report has been received by the Government. They should say it categorically. The Home Minister is also there and he can say why the report of the Central Vigilance Commission for 1987 has not been laid on the Table of the House. This report has been published by the newspapers. Let the Government deny it and say that they have not received it.

SHRI EDUARDO FALEIRO: I have already denied it. *(Interruptions)*

SHRI SUKOMAL SEN: What have you denied? *(Interruptions)*

†The question was actually asked on the floor of the House by Shri Sukomal Sen.

SHRI EDUARDO FALEIRO: I will say this much. The Central Vigilance Commission, in its Annual Report from 1st January 1987 to 31st December, 1987, has not indicted the 'loan melas'. By implication and by necessary implication, the Central Vigilance Commission, in the same report, has commended the 'loan melas' as a good measure. I have the report here.

SHRI SUKOMAL SEN: Now I am quoting from the report:

"The commission had come across some cases where the benefit of the scheme did not at all percolate to the poor targeted persons . . . .Thus loans were indiscriminately sanctioned in favour of borrowers without proper identification through a middleman on the basis of bogus invoices".

Can he deny these press reports?

SHRI EDUARDO FALEIRO: Sir, I quote . . . *(Interruptions)* . . . Please permit me to use the words of the Central Vigilance Commission. The Loan Mela is "a good programme."

. . . .*(Interruptions)*. . . .

MR. CHAIRMAN: Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

Liberalisation of rules and regulations relating to NRI investment

*21. SHRI MUKHTIAR SINGH MALIK: Will the Minister of FINANCE be pleased to state:

(a) whether a large number of people of Indian origin residing in foreign countries are very eager to invest their money in India;

(b) if so, whether Government propose to make the rules and regulations relating to NRI investment more liberal so as to attract NRIs to invest their money in India; and

(c) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) It is difficult to determine the intention of a large number of people of Indian origin residing in foreign countries regarding investment of their money in India, as this does not deal with factual information/or Govt. policies/regulations;

(b) and (c) There is no specific proposal presently under consideration. However, the existing rules and regulations are kept under review and suitable changes are made wherever necessary.

National Banking Conference

*27. SHRI RAOOF VALIULLAH: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the recommendations made at the National Banking Conference held in New Delhi on 31st January and 1st February, 1989;

(b) what were the main recommendations of the different working groups and whether the same have been communicated by the Reserve Bank to the nationalised banks; and

(c) whether it was also decided at the Conference to set up a working group on the flow of credit with regard to the Prime Minister's 15-Point Programme for the welfare of the minorities and if so, what are the details thereof?